

**B.**  
**CHIP Verbatim Comments**

**Question # 3**

**Has there been a time when you felt your child received fewer services than other patients? (If yes, please explain):**

We don't go to the doctor very often

Refusal of durable medical equipment, nebulizer needed and NOT paid for by CHIP.

In the ER at Bozeman Deaconess 6/00 my daughter's health care provider at that time arrived at the hospital but sent another doctor instead of seeing us herself. I also witnessed her laughing and joking with the staff at that time, she is no longer our provider, and we found a new one.

You do need to find a participating provider, that can be hard, a dentist was hard.

Need more dentists in program.

Anesthesiologist

We live in a small town so are limited that way.

At the dentist they refused to see her and they said they don't accept CHIP.

Living 2 hours from Billings limits visits to specialists.

She needs a dentist badly and I can't find one. The one here won't take her.

Durable medical supplies. Son has a prosthetic left eye.

When we went to Pearl Vision at Kalispell Center Mall and there was a scratch on my child's new glasses I had to call the state to make Pearl Vision fix it.

**Question #20**

**If yes, where did they refer your child (other)?**

Only with emergency on weekend

Another doctor called.

Express Care

Specialized dentists

Now Care

Hearing and Speech

Another person (Nurse) within the same group as the doctor.

Same Day Care Clinic

Child Psychiatrist

Urgent Care

Just had to get a strep culture at doc's clinic.

Hospital for x-rays.

To a specialist.

From a general to a specialist.

Physical therapy at CMMC.

Referred to specialist.

Convenient Care

Other

**Question #46**

**Do you have any additional comments or concerns?**

*(When a child's name was mentioned, it was replaced with (name removed) to protect the privacy of the child)*

I feel very blessed to have this insurance available for my two children, as I physically cannot afford to obtain insurance for them or myself.

We are so grateful for CHIP. If we didn't have it, we couldn't take our son to his check-ups. They have provided us with peace of mind about our son. We are very grateful for these services. Now we know our son is as healthy as possible.

Thank You!

Chip is great!! Without it I don't know what I would have done. My daughter has a lot of health problems and I can't say thank you enough for the help we received through CHIP. Thank-you again.

Thank you for all the help you have been to my child! To everyone – Thank You! My child couldn't be healthy or see without your help.

# MAXIMUS

This insurance has been very good for us. I hope that we will be able to continue to be able to be on it. Thank you.

The only complaint is re the dental providers. It is so hard to find a good dentist that accepts CHIP. We had to leave the dentist the kids liked to go to a CHIP dentist who the kids do not like and thank goodness for Dr. Nordstrom who took (child's name) for some more detailed dental work on a temporary basis. Otherwise, I am so happy that there is this health program for my children. It is a relief for me and my husband. Thank-you.

Thank you so much for this program. Is has literally saved us from financial ruin.

There are not enough dentists available to see CHIP participants. There are too many "closed practices" and those that so severely limit the number they will see.

Thank you so much for this program. It has made a huge difference for our family!!

I could not find any dentist in the Billings area that would work on my daughter's teeth with out waiting a long time. I had to wait 6 months or more for an appointment.

I was not aware CHIP covered dental until this year, now she needs \$2,100 of dental work. CHIPS pays \$300 – what do I do for the balance of work she needs done?

Dental rates low because it took 2 months to get teeth cleaning appt. His primary provider he has never seen on the several times in to that practice – we always are put with another doctor in there. I don't know if it is because of being CHIPS that we have to wait for dental visits or get put with other MDs in our primary's practice.

I am very happy with CHIP without it I don't know what we would do to insure our child knowing that he has the coverage really puts our mind at ease. CHIP is a great program and should be commended for all that they do for the children of Montana.

My son does not have the opportunity to use a CHIP provider in Montana because we live 103 miles from the nearest provider. We travel 60 miles into Wyoming to see a doctor and pay out of pocket if is not an emergency. My son is a two year old with reactive airway disease. He has been denied rental and purchase of nebulizer that may help to save his life if he becomes ill again. He has been hospitalized twice since November 2001 and is under the care of a physician who spends time getting to know him and taking all the time needed with each of her patients to ensure quality care. His doctor is in Wyoming and I will continue to take him there. I have been to three physicians whom are in Miles City, Mt 103 miles away and have been discouraged and treated disrespectfully by the staff and one physician. I will not take my son to the doctors in Miles City. CHIP offers good coverage for those that can choose a physician they like but not for others who have circumstances like ours. If it were not for the CHIP program my children would be without health insurance. Thank you again for this program to ensure that Montana's children remain healthy. I appreciate this program and am very satisfied with the program!!

More dental coverage would be great!

# MAXIMUS

You are doing a great job...keep up the good work!

Thank you for your service XO

I wish we could go into ND, Williston, since we are closer to health care there than we are in Montana. I feel the Health care is better there also.

I am very pleased with this program especially the dental and ocular. I'm concerned though, my son's vitamins with fluoride are a prescription by the CHIP program doesn't cover this, please explain why? Thank you for all the help.

I have been very happy with the healthcare provided through CHIP. We moved back to Montana with no jobs and no insurance, you all and CHIP have been a blessing.

If we did not have CHIP our kids would probably not go to the dentist regularly. Thank you.

My child (child's name) goes off to boarding school in Salem Oregon. That is why he was unable to use CHIP, it would be helpful if he could use it in another state.

I have another child enrolled whose permanent front tooth (2<sup>nd</sup> on left) never formed. It is very visible with a big gap in front. Orthodontists are outrageous and out of our price range. I wish there was some type of help you offered, even partial would be wonderful.

This is a good thing to have especially when you can't afford health insurance and you can't get Medicaid. I'm really glad to have this.

We are so grateful to have CHIP for our children. It is a great service.

I'm very happy and thankful to have CHIP to help us out, because it would be very hard for us to pay for everybody's health care. Thank you very much!

I appreciate the coverage my daughter has. It has been a great help.

I was very pleased with the CHIP program and SO thankful that they were there when we needed them. My son had to undergo surgery a couple months ago and what a blessing it was for us to have this procedure almost completely paid for. I was very disappointed when we re-applied and were over income because it has been a wonderful insurance for my children, but hope others who financially need it more, will be just as pleased as we were.

Thank you for covering my kids, they would be uninsured otherwise.

Thank you so much! We are unable to purchase insurance for ourselves, our children. Because of the high cost of insurance for self employed people it gives us a lot of peace of mind to know that the option of seeing a qualified doctor in our area if we need to have the kids checked. We just have noticed that our youngest son's eyes seem to be

# MAXIMUS

wandering, we are able to have him checked by an optometrist, they got us an appointment within one week and found that his eyes are very farsighted and that one was turning inwards because he couldn't focus properly. The optometrist said that it was good that they caught the problem now and that it would get much worse if left untreated. He will now get the glasses that he needs because of CHIP. It is easy to use and easy to understand, we really appreciate the coverage. We wouldn't have been so quick to take our son to the eye Dr if we didn't have it. Thank you so much.

Families need to watch out for dentist offices who are charging patients unnecessarily and also using it as a write off. The receptionist kept trying to bill me for what insurance didn't pay. I gave dentist office your phone number and then you straightened them out. Thanks.

Recently one of my sons had a tumor cut off his neck and it was sent to a lab (the only lab in the area). The lab doesn't accept CHIP so they billed me lab fees.

This is a very good program. It is a big help to many people.

CHIP has helped so much with the financial burden of medical care for my children. Twins, both with asthma with numerous illness in last year, pneumonia, strep throat, ear infections, and trauma, sinus infections, upper respiratory and infections. The medical cost for their asthma and allergy medications alone almost broke me. What a worry lifted with the help I receive from CHIP. I have never felt I received less care by being on CHIP program. When I received a telephone call to notify me that I – my children – were accepted for the program, I laid on my bed and cried, so thankful for the assistance.

I feel chiropractic care should be included with Blue Chip – I feel that this treatment keeps my children more healthy.

My son isn't on CHIPS now but was 3 months ago I figured I would fill out the survey based on the last 3 months.

I am unclear about choosing a personal care provider. I don't' think I have done this. If I should please let me know.

I appreciate very much being enrolled in CHIP so my children are covered and I don't have to worry should they need to see a doctor. Thank You.

I'm glad CHIP is available. It's great, and our kids can get good care, and be healthy.

I'm very satisfied with CHIP and also with our health care provider and staff.

I wish the dental phase was easier to understand and to use. I don't feel that my son gets the correct treatment when suggested to a dentist. He has teeth problems that seem to be ignored.

# MAXIMUS

Your Program is awesome, it's so nice to know if anything went wrong I wouldn't have to worry about the money and be able to focus on what's most important my daughter's well being. Thank you!

Chip helped us through some very difficult time. Thank you.

I'm so happy to be part of your program! What a wonderful service to provide for children that would otherwise not be able to afford health care. Thanks so much.

We need an ear specialist for tube placement, tonsil care and removal, etc. in the Bozeman area! Most CHIP recipients cannot afford to travel to Great Falls, Missoula, or Billings for numerous appointments.

I love my daughter on CHIPS, thank you for the program.

I think that the limit on dental care needs to be higher. My son has not been able to get all the dental work he has needed because of the low limit, otherwise it is a great program.

Was a great comfort to have this for our son. He also has mental health problems and was a life saver. Thanks so much, it has made a huge difference in our lives.

Make it easier to find dentists and doctors that accept CHIP.

Has been hard finding a dentist who takes CHIP patients. We have to travel pretty far for a dentist.

I am extremely grateful for the CHIP program. We have used it for all 3 children.

I would suggest under your dental plan that you would allow "x" amount of dollars per household instead of per child. Some children need only 6 month cleaning leaving unused moneys that another child could use for more extensive dentistry, that the parents then must pay for. Thank you.

We are happy to have CHIP. Thank you!

Spanish version of CHIP documents and manuals, surveys, etc.

Some dentists use up the CHIP money in just exams and x-rays leaving nothing left over for actual dental treatments. Not fair...

I would like to see chiropractic coverage.

Thanks for all your help. My husband is laid off 4 months out of the year. We cannot afford insurance. Thanks you all!

CHIP program has been a lifesaver for my family. We have 4 daughters and we would be uninsured without it. The prescription program is very helpful also.

# MAXIMUS

If it wasn't for CHIP I would be living in the streets with my kids. My son has had so many injuries that I could never afford to pay any of them. I wish they kept it going until they are 21 years old.

You have a great program, it really helps me out because my daughter needs some sort of insurance and my employer at a dentist office does not provide health insurance. And I cannot afford insurance on my own.

Thank you for this service. I would no way otherwise be able to provide quality health care for my kids. It is very much appreciated.

I am completely satisfied with CHIP. It was a struggle to pay for health care with my son's seizures. It has really helped us and him out with good special medical treatment. Thank you.

I still find it hard to pay for the dental care of my child. I do not qualify for Medicaid. But I do want to say thanks for the health coverage.

We are very thankful for this program, without it our son would not have health insurance, as we could not afford the premiums for a policy. Thank you again.

I don't understand the billing process and how when a doctor recommends you to another doctor works I have many unpaid bills because of this.

I think the dental and eye booklet needs to explain the coverage a little better.

I would like to see a dentist in Ravalli County.

Thank you for this program.

Both CHIP and Caring Program have been a huge blessing to our family, and all our doctors have been great. Thank you.

It would be helpful if Chiropractics could be added to the CHIP program.

I have recently decided to go back to school so I will be working part time and I recently found out that my son doesn't qualify, can I reapply?

This is a lifesaver for my family. I have the peace of knowing that my child is in good health and the cost is so affordable.

On question 10 I didn't answer because when my child needed to see a doctor immediately I took him to urgent care and paid for it personally.

The health insurance is very good. If you could please, increase the dental part. \$400.00 doesn't go very far at the dentists anymore.

# MAXIMUS

It is a great program. I am a single mom with a child who has multiple health issues. CHIP is a godsend for us! Keep up the great work.

The one fault I see with the Blue CHIP programs is with vision. The frames that qualify for Blue CHIP are not very durable. They break very easily and you can't get another set under Blue CHIP in the same year you got the first set.

I would like to see coverage for orthotics our daughter has Cerebral Palsy and will need new orthotics as she grows to help her walk.

When using CHIP I was stunned when we left a doctor's/dentist's office that we weren't given a list of what they had done and the charges and asked to sign something for the service. I would be very suspicious that the program was being charged for services never given? Example: Taking my child to the dentist they could charge CHIP for x-rays they didn't take. How would I know? Providers know what we are allowed per child per year for dental. If you only go once who is to say they aren't trying to get every dollar they can out of the allowance? You should definitely change this!

I am highly frustrated with my county's immunization program. 1. I have to pay \$5.00 for each shot – they do not use CHIP (I have a not pay option – but am not comfortable with it). 2. Limited hours and time and often out of the office for various reasons. 3. It is separate from well child visits. 4. Therefore I'm behind and in the past it's been easier to just leave the county for better service.

The eye exam for (child's name) was never paid – I finally paid it – not a big deal, I just wanted to tell you. Maybe the “eye” part on CHIP should be looking in to – I am very happy with CHIP.

I would like to see my dentist become a CHIP provider. I found the renewal for the kid's insurance much easier this time. We are so very thankful for this insurance. As without it our children would not be insured. Thank you for all you do!

Concerned about not meeting the guidelines for the CHIP program due to income. We usually fall in the middle where we don't qualify because we make too much money and can't afford insurance because we don't make enough. So we're kind of stuck. That's why I would like to see this program change their income levels so that the middle-income families can also have an opportunity to have healthcare for their children. I know it has been a godsend for my family. If we didn't have the CHIP program I don't know what I would do.

No comment.

I'm happy with CHIP coverage, especially hospital, doctor visits, and Rx. I am sorely disappointed with pediatric care in Livingston. My doctor saw my son 14 times in less than 6 months and still couldn't recall his history or health problems!!! He had no record of his own diagnoses or treatment recommendations so I am no longer taking my sons to him.



# MAXIMUS

My child may not have the health care he does if we did not have you! Thank you, very, very, much!

We are unable to get a doctor to see the kids because of my husbands ex wife never paying the bills so a lot of doctors refuse service to the kids. We see our community clinic or ER.

I have been lucky and my son has not had to go to the doctor much so I have only had to use it once – but have also used the dental and appreciate it very much. Thanks!

This insurance has been excellent when it comes to regular check ups for health care. It covers more than the private health care I had before. We have only had trouble getting a dentist to take CHIP. I am unsatisfied with the dentist we are using. I feel fortunate to be eligible for the program. We are right on the borderline for eligibility. Without CHIP we could not afford coverage. Thank you!

Not all providers take CHIP. In the event of an emergency you are almost forced to go to an emergency room. Also it would be good if you covered orthotics.

Please continue the dental part, I don't know where I would be without it.

Thank you

Thank you

Generally I use I.H.S. for (child's name) medical services. They are the closest and the most convenient.

With the farm and ranch economy as bad as it is and with the drought we have very limited income and would not be able to afford quality care for our child without Blue CHIP. You have lifted one burden from our shoulders, it is greatly appreciated.

Our providers rotate – no one really regular. Good doctors at the clinic. I am enormously grateful for CHIP, so my child has insurance. It is a very important program.

I need to know the CHIP dentists in Eastern Montana.

The CHIP program is a huge blessing to my family. We appreciate it very much. Thank you for providing this coverage for my family.

My pharmacy is refilling my other child's prescription with a smaller volume in order to get my co payment more often. I feel this is almost dishonest and more than just annoying.

I think this program is wonderful – I've only used it so far for 3 of my children but thank God I was enrolled! I plan on doing the well child check up this next 6 months. Thank you.

# MAXIMUS

I am very satisfied with CHIP and am very happy my children are enrolled in it! Thanks.

In our experience with the BlueChip program, I have found the providers available and service provided to be exactly who I would have chosen otherwise, and the billing handled by BLUECHIP excellently. This coverage for my boys has been the greatest blessing!

A great service. Takes away so much worry. Thank you.

Having CHIP has really helped us out. I really appreciate this program. Thanks

What a Godsend this program is for me. I would not be able to afford this level of care without it!!

We reside in Glasgow and there are no dentists listed as providers. It is hard to travel to one. The nearest is Malta or Billings. We are very grateful for your service.

I think that you guys are doing a good job. I thank you and CHIP for your help for without you I don't know how I would pay for my son's medical care. Thank you.

We recently have been denied CHIP due to the income guideline change and within days I was told by representatives that we didn't make enough money. I was referred to Medicaid, then was informed by CHIP a day or so later we make too much money. Other than this problem I must say we've been very pleased with CHIP. Thanks so much for your time and help!

Clearer notice for units on dental would be helpful. I didn't realize there was \$400 limit until it was too late. Great program. Thanks!

Because my child's primary care provider didn't participate in CHIP I chose not to change doctors. My child is ill so infrequently that it wasn't worth the hassle to find a new physician. We did use the dental benefits and were very pleased – our primary dentist is a CHIP participant.

I think that the CHIP program is wonderful! It has helped provide my girls with great health care and prevention. Thank you so much!

Thank you!! With private insurance not an option I just have to say Thank you, Thank you, Thank you!!!

This has been so helpful for my daughter's healthcare expenses. Thank you.

I just want to thank you for providing my children with insurance benefits. I really appreciate it all. My child had a snowboard accident on 12/31/01; he ended up with severe injuries and was in the hospital for 5 days. It would have devastated us financially. Thank you again.

Excellent program! Thank you for providing this program. It has been a blessing!

# MAXIMUS

CHIP is wonderful insurance and has helped me a lot!

I am very grateful to have had BlueCHIP for the last 9 months! Thank you so much for having for the peace financially for this length of time.

Would like dental services other than I H S. They cannot provide what my daughter needs, which is an Orthodontist.

We only hope that CHIP will last forever in order to continuously help uninsured children.

We appreciate the CHIP program so much and have been very pleased with services rendered. Thank you for the wonderful insurance!

CHIP is wonderful program and I am very appreciative that it is available for my children. Thank you!!

I pay over \$50.00 monthly now for insurance on myself. It takes money from our household. I wish there was insurance like this for adults that can't afford it. (Plus pay deductible and co-pay).

My children pediatrician in Anaconda is great and my children think she is great too. I also think this CHIP program is great.

The only problems I have had with this otherwise wonderful program is that I did not receive cards for my daughter and even after numerous phone calls to request one, I did not receive one until the 6 month or year renewal. I also thought that chiropractic was covered until they informed me.

The personnel at the dentist's office resent CHIP patients – I did not appreciate or understand it!!

I am very, very pleased with this wonderful health care. My husband is a retired schoolteacher and I am a stay at home mom (children 31,32,30 16 & 15). Without this option, my children would have no insurance. Thank you!!

I recently applied for the renewal on my child and were turned down due to income guidelines. Blue CHIP goes by yearly income. My husband has been on unemployment for 2 months due to weather. I think they need to reconsider on how they do the income; things can really change on a monthly matter.

Dental service was not good; the doctor overcharged (went over the \$400 limit). Did not tell the parent when he went over, I am stuck with the bill and make monthly payments. Need better service and communication between CHIP to dentist and dentist to parents.

# MAXIMUS

Only 1 dentist in Polson and said he's not taking anymore CHIP kids because he's got enough. Had to go to Missoula from Shelby who did unnecessary work on my oldest son (no longer as he's 19 years old).

Thank you!!

I wanted to get kids shots and provider would not do it but community health dept will do it if I pay on slide scale. I have called on it.

CHIP is a great program. We have been without insurance for years and it was a great relief to finally be able to take my kids in for well care and sick care when needed.

Need to have a current list of CHIP providers for dentist and eye care. I have called ones from the book that say they are not a CHIP provider.

Dental care is the most difficult to find under this health plan.

This is a great program! Too bad more individual insurance companies don't have plans like this that would be affordable.

Blue CHIP has been the "BEST"!!! It is so wonderful not to worry about health care (as a single parent) and concentrate on other things. Thank you, Thank you, Thank you!!

I really think it is a good program and hope it continues.

A list of dental care providers would be very helpful.

Our child is very healthy and hasn't required any care for the last 6 months. I hope I have been helpful to your survey.

I absolutely love this program. I would never be able to afford insurance without this.

I try not to take my children to the doctor unless absolutely necessary. I've used CHIP only a couple of times. I appreciate the coverage for my kids. We did have a hard time finding a dentist that would take CHIP kids and then found a really awful dentist. We now go our old dentist and just pay for it ourselves. I wish the dental plan was better. Overall – Thanks.

Get your Website address visible for people to find medical providers. The printed booklets are not accurate. In Bozeman we need to find dental oral surgeon out of town since locals are not taking new patients for wisdom teeth removal for an older brother.

Thank you! I could not afford to take my child to the doctor or dentist without your help.

I have nothing but GOOD LUCK with CHIP Thank you so very much!

We have not needed to use CHIP a huge amount, but it is great to know it is there. Especially if something serious were to happen.

# MAXIMUS

I think Blue CHIP is great. It has helped my child get the care she needs. Thank you so much.

I really like the CHIP program for my child. I thank you from the bottom of my heart for your help when welfare no one else would help. Now my daughter's health problem (ADHD-ADD) can be helped. Thank you again!

We were gone when this was sent.

I work with children meeting poverty eligibility (Head Start). I am very thankful for CHIP. I don't make much money and CHIP helps me take care of my son.

I need a dentist desperately cause her tooth broke and part will not come out. Please let me know where to take her.

My children have had good experiences with CHIP. I would love to see this kind of program for adults too! My children have had check-ups and dental that we could not afford. Thank you!

(Child's name) has not needed any health care. It is very nice to be able to be involved in the health care program for children. It's comforting to know they will have health care if they become ill. Thank you.

Excellent program.

My child has very bad teeth and the help from CHIP program I'm very grateful for. I haven't used any other service so I'm sorry I couldn't comment. Because I don't read much so I can't comment on the CHIP handbook.

So much appreciate the help you offer – don't know what we'd do without! Especially the dental bills – as we are for the most part healthy. Thank you kindly

I am so grateful my kids qualified for CHIP. I have two kids and as a single parent it has helped me so much. Thank you.

Thank you.

I feel the coverage is good as far as percentage paid to provider, which makes the provider more willing to take a CHIP patient. But I feel there is a need to provide a larger dollar amount per year on dental services. I have a 16 year old who cannot get all the work done due to lack of coverage money so has to wait till next coverage year for any untreated work.

Chiropractic needs to be covered. Orthodontia care needs to be covered. More current info of providers. There are no dermatologists in my area so I have to travel 110 miles to the dermatologist and there is no help for mileage to get there.

## MAXIMUS

The clinic that I used is no longer. I was discouraged to find out that my daughter is no longer eligible for CHIP because of a mistake made on the renewal application.

I have really appreciated having my 3 kids on this program. I know there have been times I would not have gotten the medical/emergency treatment my children need if not for this program. Thank you.

I think the dental program needs help. Allowances are very low considering cost of dental care; difficult to find providers; provider found is a rude jackass; office staff doesn't return calls.

I am so thankful CHIP is available – Thank you!

Thank you for this program.

The only time I was dissatisfied with my son's health care was when his personal provider was on vacation. I called for advice and was told another provider would return my calls. No return calls were made. That would be the fault of the clinic.

As I stated Pearl Vision I will never use again, because of the snobbiness, when they found out about we used Blue Chip, and their refusal when I needed (child's name) glasses fixed because of their mistake not mine. This has been a good program for us, because my husband is disabled. Thank you.

Thank you very much for having this service available. It has been a lifesaver. Thank you.